

April 2020

# Advantage

ROCHESTER AREA CHAMBER OF COMMERCE

Chamber Golf Outing

ROCHESTER GOLF AND COUNTRY CLUB



# 2019-2020 Chamber Board OFFICERS

**Chair of the Board** **Aaron Benike**  
*Benike Construction*

**Treasurer** **James Kelly**  
*Construction Partnership*

**Secretary** **Emily Benner**  
*Preventice*

**Chamber President** **Kathleen Harrington**

# MEMBERS

**Laurie Ackerman** *Opportunity Services*

**Chad Behnken** *Hamilton Real Estate*

**Christy Blade** *Post Bulletin, LLC*

**Jonathan Buck** *Five West Kitchen + Bar*

**Dr. Lori Carrell** *University of Minnesota Rochester*

**Steve Dunn** *Taco JED*

**John Eckerman** *RSP Architects*

**Scott Eggert** *Broadway Plaza*

**Jessica Eidem** *IBM Corporation*

**Cathy Fraser** *Mayo Clinic*

**Greg Griffiths** *Dunlap & Seeger, P.A.*

**Lizzy Haywood\*** *People's Food Cooperative*

**Kevin Higgins** *Olmsted Medical Center*

**Marge Kelley** *Express Employment Professionals*

**Samuel Kwainoe** *Farmers Insurance*

**Sarah Miller** *White Space*

**Matt Morehead** *Carlson Capital Management*

**Michael Muñoz** *Rochester Public Schools*

**Dan Nistler** *Merchants Bank*

**Ryan Nolander** *Rochester Area Economic Development, Inc.*

**Nate Nordstrom** *Brandhoot*

**Jack Priggen** *Cardinal of Minnesota*

**Joselyn Raymundo** *Rochester Home Infusion*

**John Reed\*** *Rochester Airport Co.*

**Therese White** *Think Bank*

\*Denotes at large members of the Executive Committee

## MISSION

The Chamber promotes business success which supports a thriving community.

## VISION

Rochester-area businesses are empowered to succeed in a diverse and collaborative climate.

## VALUES

As a service organization, the Chamber is committed to conducting our work in accordance with the following values:

**Collaboration | Diversity | Innovation**  
**Integrity | Proactivity**



**Kathleen  
Harrington**

**PRESIDENT**  
**507-288-1122**



**Sam  
Gill**

**DIRECTOR  
OF PROGRAMS**  
**507-424-5687**



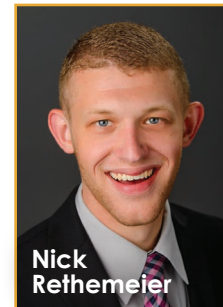
**Kyle  
Hoffman**

**MEMBER SERVICES  
ASSISTANT**



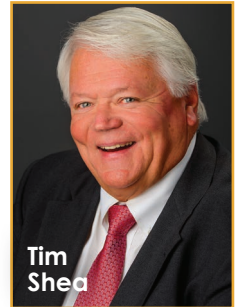
**Cheryl  
Krage**

**DIRECTOR  
OF OPERATIONS**  
**507-424-5699**



**Nick  
Rethemeier**

**MEMBER SERVICES  
COORDINATOR**  
**507-424-5670**



**Tim  
Shea**

**DIRECTOR OF SALES  
AND DEVELOPMENT**  
**507-424-5663**

**Register now for either AM or PM  
Golf Outing tee-times by visiting  
[www.rochestermnchamber.com/events](http://www.rochestermnchamber.com/events)**

# 2020 Public Affairs Strategic Objectives

Dear Members,

Below, please find your Chamber's Public Affairs strategic objectives for this year. The Board adopted these five objectives because they are relevant to our current business climate and are aligned with our mission of promoting business success which in turn supports a thriving community.

As always, if you have any questions or suggestions, please do not hesitate to contact me directly.

Best regards,

Kathleen Harrington

## Reduce the Cost of Doing Business in Rochester / Olmsted County

- Commercial Property Tax Burden
- Parking Supply, Access & Cost
- Government License & Permit Fees



## Promote Small Business Growth

- Tax Relief: Simplification, Conformity
- Healthcare
- Labor / Management Mandates
- Shop Local First
- Small Business Support Center



## Promote Energy Cost Savings and Sustainability

- Identify and inform businesses of cost savings opportunities



## Strengthen Workforce Supply & Development

- Increase supply / reduce the cost of child care
- Increase supply of workforce housing
- Ensure safe, reliable and efficient transportation system
- Recruitment and Retention
- Future Workforce Pipeline



## Reduce the Impact of Public Works Projects on Small Business

- Align 2020 Project with Impacted Businesses
- Mitigate against disruption with Education and Support



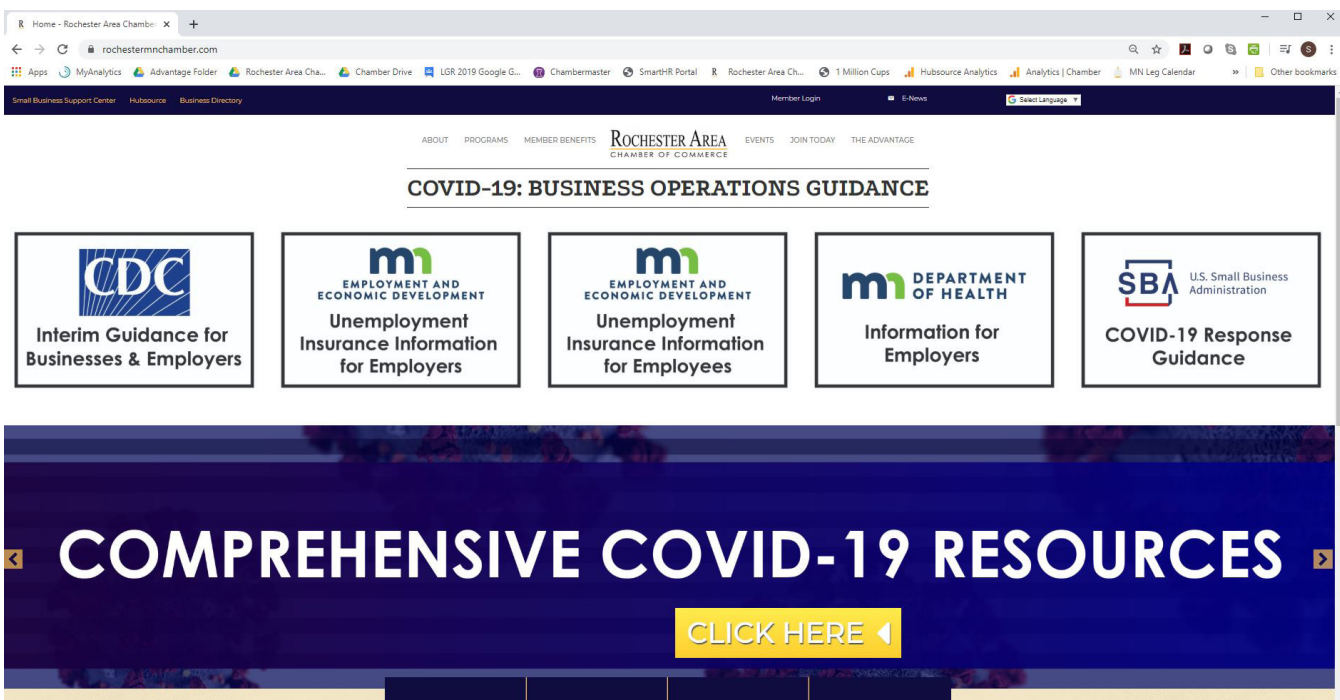


# SPECIAL UPDATE

Effective immediately, all Rochester Area Chamber of Commerce events have been postponed over the next few weeks.

The Chamber will be monitoring the rapidly evolving situation and continue to provide new information.

We have now dedicated our entire homepage to feature resources to assist you and your business through this time.



[www.rochestermnchamber.com](http://www.rochestermnchamber.com)



RECOGNITION WORTH REPEATING

# rochester magazine

## ROCHESTER'S FAVORITE RESTAURANTS



### Café Steam

Best Coffee Shop



### Pescara

Best Fine Dining,  
Best Place for Seafood



### Five West Kitchen + Bar

Best Breakfast Place,  
Best Server



### Canadian Honker Catering

Best Catering



### Tonic - local kitchen & juice bar

Best Vegetarian Food



### Cameo Restaurant

Best New Restaurant



### Victoria's Ristorante & Wine Bar

Best Italian Dish



### Bleu Duck Kitchen

Best Restaurant



### Chester's Kitchen and Bar

Best Dessert



### Taco JED

Best Tacos



### Hot Chip Burger Bar

Best Burger



### Hy-Vee Market Grille

Best Place to Eat with Kids



### Terza

Cooldest Looking  
Restaurant



### Hubbell House

Best Restaurant  
Within 30 Minutes



### Rooster's Too! - Another Barn and Grill

Best Breakfast Place



### Wildwood Sports Bar and Grill

Best Bar Food, Best Happy Hour



### Pittsburgh Blue Steakhouse

Best Steak Place



### Pasquale's Neighborhood Pizzeria

Best Pizza Place



### Twigs Tavern & Grille

Best Service

A special **Thank You** to this month's  
**COMMUNITY BUILDERS**





Sponsored by and always held at the Kabara Institute Saint Mary's University of Minnesota Cascade Meadow, in partnership with the Rochester Area Chamber and RAEDI, the WE Forum provides free educational programming for women who are running a business as well as those seeking to start a business. Each monthly gathering allows for a time of networking, followed by a panel of speakers who have deep experience in the scheduled topic. The moderated panel allows valuable time for questions and answers. Coffee is graciously provided by Trail Creek Coffee Roasters.

## WE FORUM



# WOMEN'S ENTREPRENEUR FORUM

## CALENDAR OF EVENTS

April 16 - Should you Consider Franchising? Value in Name Recognition

May 21 - What does it really take? Grit, Gumption, and Resilience

July 16 - Selling Online - the Good and Bad of Offering Online Sales

August 20 - Staying Current - Using Continuous Learning to Stay Relevant

September 17 - Building a Side Hustle - While still Working Full-time

October 15 - Protecting your Business - Copyright, Trademarks, IP

November 19 - Marketing with Social Media - How to Attract Customers



Photos from February 13th session, Doing Business in  
Med City- Catering to the Patient Experience

# The Business Community Supports RST

The Rochester Area Chamber of Commerce and regional Chambers have come together in support of the continued improvements, expansion, and increased service at the Rochester International Airport (RST).

Knowing how vital RST is for regional economic success, the coalition urged the Minnesota legislature, Minnesota Department of Transportation, and Governor Tim Walz to include money for runway 2/20 reconstruction and improvements in the 2020 bonding bill. State funding is imperative to allow RST to leverage over \$60 million in federal aviation dollars.

Chambers from Austin, Owatonna, Pine Island, Rochester, and Winona are all united in efforts to help grow the Rochester International Airport.

## In 2018 alone RST saw:

- 371,615 commercial passengers
- 22.4 million lbs. cargo
- 43,054 Control Tower operations
- 200 diversions handled from MSP
- One of the busiest air ambulance facilities in the U.S.
- 200 international aircraft cleared U.S Customs

See a copy of the letter by visiting  
<http://bit.ly/RSTSupport>

## WELCOME TO NEW MEMBERS

Thank you for your investment in our community.

### Willow Creek Golf Course

(507) 285-0305 | [www.willowcreekgc.com](http://www.willowcreekgc.com)

Located just minutes from downtown Rochester, Willow Creek Golf Course is a beautiful, championship 27 hole golf course featuring some of the best greens in the area. The Willow Creek Event Center is also the perfect place to have your wedding reception, business meeting or banquet; specializing in small and large events and corporate outings.



### SMOAK

(507) 361-7427 | [www.smoakbbqmn.com](http://www.smoakbbqmn.com)

SMOAK is a modern Texas-style BBQ joint. We traveled and studied in Austin, TX to learn from the best. What we brought back was our version of Texas-style BBQ. Everything is smoked in our giant smokers, which are fueled by burning white-oak wood...thus the name SMOAK (smoke + oak).



### True Smoke

(507) 258-1088 | [www.truesmokebbq.com](http://www.truesmokebbq.com)

At True Smoke BBQ we've been Rubbin' Racks & Smokin' Butts since 2013 on the pro competition circuit and decided to open up to serving the great folks of Rochester in April 2018. Our locally owned family business has Rochester's only authentic female Pit master and 2 of the youngest. Both daughters are 14 and have been bbq-in since they were 9. Our primary focus is quality, dry rubbed bbq and homemade southern style sides along with an experience that makes you feel right at home.



### Buick GMC of Rochester

(507) 288-1811 | [www.buickgmcofrochester.com](http://www.buickgmcofrochester.com)

Buick GMC of Rochester is committed to providing quality vehicles, professional services, and expert guidance to help you love what you drive. Get an included lifetime warranty and a year of free maintenance with most purchases, and get connected with a Service Department and Collision Center to help out when you need it most.



### Baymont by Wyndham Rochester Mayo Area

(507) 288-8288 | [www.wyndhamhotels.com/](http://www.wyndhamhotels.com/)

Baymont by Wyndham Rochester Mayo Area located by the Olmsted County Graham Park is a 84 room recently renovated hotel featuring an indoor pool, hot tub, exercise room and meeting room. We provide a free shuttle bus to Mayo Clinic and St. Mary's campus and our staff wants you to know we're "So glad you're here!"



### Bergland + Cram Architects

(641) 423-6349 | [www.berglandandcram.com](http://www.berglandandcram.com)

Bergland + Cram delivers better every day through custom architecture and interior design services. Specializing in residential, healthcare, commercial, and restoration projects throughout the Midwest since 1956.





# BUILDING A SUSTAINABLE COMMUNITY



The Leadership Greater Rochester cohort gathered on February 20 at Saint Mary's University Cascade Meadow for their eighth session, Building a Sustainable Community. Sponsored by People's Energy Cooperative, this session examined how individuals, along with the public and private sectors, can work together to create a more vibrant, sustainable, and livable community.

In addition to presenters and speakers, the session also included tours of Cascade Meadow, the Waste to Energy Plant, and the Rochester Wastewater Treatment Facility.

## APPLICATIONS OPEN FOR 2020-21 COHORT

INVEST IN YOUR EMPLOYEES THROUGH LEADERSHIP GREATER ROCHESTER.

Leadership Greater Rochester is an immersive 10-month leadership development and community engagement program focused on propelling leaders to be further engaged, inspired, and enlightened.

Do you have a superstar employee who has the potential to take your organization to the next level? LGR can help this individual further develop and refine their leadership skills while also helping them establish a strong network of business and community leaders.

**Applications for the 2020-21 cohort will be accepted until May 4. Questions? Email [sgill@rochestermnchamber.com](mailto:sgill@rochestermnchamber.com)**

### SESSIONS:

**ORIENTATION** - AUGUST 26

**LEADERSHIP RETREAT** - SEPTEMBER 24-25

**WORKFORCE & TALENT** - OCTOBER 21

**COMMUNITY IMPACT PROJECT** - NOVEMBER 18

**EXPLORING OUR ECONOMIC ECOSYSTEM** - DECEMBER 16

**HUMANITIES IN OUR CULTURE** - JANUARY 20

**BUILDING A SUSTAINABLE COMMUNITY** - FEBRUARY 17

**ENGAGING WITH LOCAL GOVERNMENT** - MARCH 17

**EXPERIENCING PUBLIC SAFETY** - APRIL 21

**LAUNCHING LEADERS** - MAY 19

**Apply: <https://www.rochestermnchamber.com/lgr-application>**

## RENEWING MEMBERS

Thank you for your continued investment in our community.

Advisors Group  
Jane Campion  
Charter House  
Construction Collaborative, Inc.  
Corner Medical  
Country Financial  
Country Inn & Suites by Carlson,  
Rochester North  
Culver's - North  
Diversity Council  
Diversity Home Health Group, LLC  
Etiquette Matters LLC  
Eureka Kids  
European Wax Center Rochester  
FoodSafetyGuy  
Goodin Company  
JMEG PHOTOGRAPHY

KfG Coaching, LLC  
Knight Barry Title United LLC  
Leashes and Leads  
Magic by Sin'Gee'  
Microtel Inn & Suites  
Murphy Business & Financial  
Corporation, LLC  
National Eagle Center  
Overby Orthodontics, LLC  
Pittsburgh Blue Rochester  
POET Biorefining - Preston  
Premier Bank Rochester  
Property Brokers of MN, Inc.  
Quality Overhead Door Co.  
RE/MAX Results  
Realty Executives Top Results!  
Remodeling D.L. LLC

Rochester Business Law, LLC  
Rochester Honkers Baseball Club  
Rochester MN Sports  
Rochester Tennis Connection  
Rotary Clubs of Rochester  
Scheels  
Somali American Social Service  
Association  
Spark  
State Farm Insurance - Shawn  
Christensen  
Sun Home Health Care, Inc.  
The Boldt Company  
Thompson's Garage Door and Openers  
TLS Companies LLC.  
Two Men and a Truck  
Xylo Technologies Inc.



Ordering  
lunch for  
a diverse  
group

MADE SIMPLE  
salads  
tacos . soups  
order online



[lettuce-unite.com](http://lettuce-unite.com)

GUERITA'S  
WINDOW

# Support our entrepreneurial ecosystem at 1 Million Cups Rochester!

Join the community the first Wednesday of every month at 8:30AM at One Discovery Square to support early stage entrepreneurs and help them think about their business in a new way.

All are welcome. Join us on April 1st for the next event.



[1millioncups.com/rochester](http://1millioncups.com/rochester)



## SE Minnesota

**SCORE** is proud to have the nation's largest network of volunteer, expert business mentors. More than 11,000 volunteers share their talents and expertise with the small business community in four different volunteer roles:

- ✓ **Mentors** offer confidential business guidance, either in person or online.
- ✓ **Subject Matter Experts** provide focused knowledge based on their professional skills or industry.
- ✓ **Workshop Presenters** lead seminars and events to help entrepreneurs meet their goals and achieve success.
- ✓ **Chapter Support Volunteers** share their skills in marketing, tech, finance, fundraising and more to help expand the outreach of SCORE.

**Dean Swanson** really enjoys helping small businesses achieve their entrepreneurial dreams to start or grow a successful business. Additionally, Dean writes a weekly business column for several newspapers. "My SCORE volunteering has allowed me to give back to the area communities by helping businesses thrive and help drive economic growth. I love this and welcome others who wish to share their talents as a SCORE Volunteer!"



<https://seminnesota.score.org/>



## 2020 CENSUS

### Businesses can help shape the future

- Every 10 years, the United States counts everyone living in the country on April 1, no matter where they are from, what language they speak, or why they are in the country. The count includes children and newborn babies, citizens and non-citizens, and temporary residents. We need your help informing your neighbors, friends, customers and business associates with the facts.

Pledge to participate in Census@Work day, April 8, 2020. This is a designated day for employers to support the census by giving employees time at work to fill out their form.

*More information: [censusatwork.org](https://censusatwork.org)*



Each year, Minnesota communities receive 15 billion dollars from the federal government on the basis of the census count.



By current estimates, Minnesota could lose a Congressional seat after the count.



Responses to the 2020 Census are protected by law. Under Title 13 of the U.S. Code, the U.S. Census Bureau cannot release any information that identifies you individually.

On or between	You'll receive:
March 12-20	An invitation to respond online to the 2020 Census
March 16-24	Reminder letter #1 <b>If you haven't responded yet:</b>
March 26-April 3	Reminder letter #2
April 1	Official Census day!
April 8-16	Reminder letter #3 and paper questionnaire
April 20-27	Final reminder
April 28-late August	Enumeration begins (in person follow-up)

**Complete the census online at  
[my2020census.gov](https://my2020census.gov)**

## April 7, 2020 New Rapid Transit for a Growing, Equitable Rochester

### Midday Open House

Tuesday, April 7  
11:30am - 1:30pm  
Shops at University Square, Room 419  
University of Minnesota Rochester  
111 S Broadway, Rochester

### Evening Open House

Tuesday, April 7  
5:00pm - 7:00pm  
Bethel Hall at Bethel Lutheran Church  
810 3rd Avenue SE, Rochester



The City of Rochester and Destination Medical Center are exploring economic development opportunities, transit-supportive land uses, public realm improvement options and infrastructure linked to a planned Rochester Rapid Transit system.

Attendees will be asked to provide feedback on options and scenarios for how the rapid transit corridor will change in the future. How should the corridor grow, and be enhanced, what should it look and feel like, particularly near station areas?

**More information at [rochestermn.gov](https://rochestermn.gov)**



# CREATIVE SOLUTIONS

## TO HIRE, RETAIN, AND DEVELOP EMPLOYEES



The 2020 Community Matters series kicked off on February 19 with a session focused on a significant issue facing employers in our region: the workforce shortage.

Held in partnership with Workforce Development, Inc., this well-attended event featured a panel of businesses who shared how they are successfully implementing innovative recruitment and retention strategies. Attendees also had an opportunity to learn more about the array of free employer resources available through WDI. Community Matters is sponsored by Bremer Bank, Mayo Clinic, and Rochester Public Utilities.

**Panel:** From Left: **Mollie Forester** (GEOTEK), **Amanda Mickelson** (McNeilus Companies) **Jakki Trihey** (WDI) **Steve Dunn** (Taco JED) **Kirstin Garner** (Pace International)

MARK YOUR  
CALENDARS:

For the next Community Matters on April 24 from 11:30am - 1pm, an expert from RSP Architects will lead a conversation on workplace wellness.

# The big idea.

Every business owner has one.

Figuring out how to make it happen – that's where we come in. **Let's start.**

**thinkBANK** thinkbank.com



NMLSR ID 440195 – Member FDIC



## The following events provide sales and service opportunities for you

### UPCOMING SPORTING EVENTS.

**April 2-5:** NYWA State Wrestling

**April 4-5:** Med City Cup I

**April 3-4:** RCTC Dome Softball – Cross Over

**April 16-19:** D&R Darts

**April 18-19:** Med City Cup II

**April 23-26:** D&R Poolt

**April 24-26:** Just for Kix Dance National

**April 24-26:** RSA Classic Slow-Pitch Softball

**April 25-26:** NVC Tournament

**May 1-3:** NSIC Softball Championship

**May 2-3:** Rochester Cup Volleyball I

**May 7-10:** 2020 Talent on Parade

**May 9-10:** Rochester Cup Volleyball II

**May 15-17:** USA Wrestling Northern Plains

**May 15-16:** Senior Series #1 (Swimming)

**May 16-17:** RYFSA Med-City May Daze Softball

**May 20-23:** NJCAA Softball Championship

**May 23-24:** Med-City Marathon

**May 24-25:** Memorial Day Weekend Super Series

**May 29-31:** RYBA American Legion Classic

# GET TO KNOW US (AGAIN)

**507 288-8155**

 TSP, INC.  @TSP\_INC  
 TSP-ARCHITECTS



Architecture  
Engineering  
Planning

[TEAMTSP.COM/ROCHESTER50](http://TEAMTSP.COM/ROCHESTER50)







## BUSINESS AFTER HOURS

### River Valley Power and Sport

"Business after hours was a great event for River Valley! It allowed us to showcase our new facility and products to a very broad range of people in the community in a relaxed, fun environment. It is a reminder to us that it is important to advertise local in order to attract local clientele and continue community involvement and support other local businesses."

-Mike Wooden, Director of Operations  
River Valley Power and Sport



## AM ESPRESSO

### Ability Building Community & American Waterworks

"Being an A.M. Espresso host was a great way to highlight the work of ABC, and it allowed us to thank our business partners. It was also an amazing time to network. We appreciated the opportunity and look forward to being a host in the future."

- Wayne Stenberg, Executive Director  
Ability Building Community



# DOWN TOWN

Rochester, MN

We're celebrating 15 years and giving downtown Rochester the gift of a Clean and Safe Ambassador Program.

Join us April 1st and learn more at [DowntownRochesterMN.com/CleanAndSafe](http://DowntownRochesterMN.com/CleanAndSafe)

Thanks to our program partners:





**Home2 Suites by Hilton™**  
**Conrad Hilton Excellence Award**  
**Home2 Suites by Hilton™ Rochester**  
**Mayo Clinic Area** was recently honored  
 with The Conrad Hilton Excellence

Award at the brand's annual leadership conference. This award is presented to hotels in the top 5% of the brand portfolio who achieve the best in cleanliness, property inspections, guest service, sales achievement, and hotel operations. "We are grateful to be recognized by the Home2 by Hilton Brand," said Andy Thilges, Director of Sales and Marketing. "Our hotel team is committed each day to provide exceptional customer service for our guests and we proudly accept this honor."



**Sterling State Bank**  
**Troy Munsch**

Sterling State Bank is excited to welcome **Troy Munsch** as Vice President, Commercial Lender. Troy brings 23+ years of lending experience and specializes in construction and commercial lending. He brings a fresh perspective and approach to relationship development. Troy enjoys being a part of Rochester's ever-growing community and looks forward to working with local businesses, real estate agents & contractors and helping them achieve their business goals



**Home Federal**  
**Debbie Dunbar**

Home Federal is proud to welcome another local banker to their team! **Debbie Dunbar** joins our local lending experts as our newest Mortgage Lender. With years of experience in home financing in the Rochester area, Debbie is a recognizable and valuable addition to the Mortgage team and she looks forward to utilizing Home Federal's wide range of loan products to help make homeownership a reality for her clients.



**Morgan Stanley**  
**David A. Olson, Kathleen Allison,**  
**and Paul Peterman**  
 Morgan Stanley announced that **David A. Olson, Kathleen Allison**  
**and Paul Peterman, Financial**

**Advisors** in the Firm's Rochester, MN Wealth Management Office, have been named to Forbes' Best-in-State Wealth Advisors list which comprises a select group of individuals who have a minimum of seven years of industry experience. The ranking is based on various criteria including assets under management, compliance records and best practices learned through telephone and in-person interviews.



**Farmers Insurance**  
**Samuel Kwainoe**

This year, 136 agents and 30 district managers will be invited to President's Council and **Sam Kwainoe, MBA** (District Manager for Farmers Insurance and a current Chamber board member) was selected! President's Council is the highest honor awarded by Farmers Insurance, with less than one percent of agents and district managers selected each year for this esteemed achievement club. Sam has been the District Manager in Rochester and Southern Minnesota for the past 9 years and will also be managing another territory in the twin cities. Please help us congratulate Sam and his team on this amazing achievement!



**HGA**  
**Alev Demirel**

HGA is pleased to welcome **Alev Demirel, Assoc. AIA** as an interior designer. Under the direction of Interior Design Group leader Christine Lahr, Alev brings over eight years of experience across multiple project types. "Alev is detailed and thoughtful in her approach to design and has a great eye for color. She listens to clients and asks in-depth questions along the way to help them reach their goal," said Lahr. Alev believes that interior architecture is not just about spatial organization and ergonomics but also about creative problem-solving. A well-planned space creates the skeleton of good design.



**HGA**  
**Adaheid Mestad**

HGA's **Adaheid Mestad** has been promoted to Associate Vice President and Co-Director of the firm's Design Insight Group. As a design anthropologist, Adaheid mixes her knowledge of anthropology, experiential design, and organizational leadership to improve communities and the people that live, work, learn, and play in them. She utilizes multi-method research of social design and action research to develop a deep understanding of people's values, beliefs, and needs that enable social ecosystems to co-create meaningful experiences within the built environment—and beyond. Adaheid's current projects include hospitals, higher ed campuses, museums, libraries, and public spaces. She received a dual Masters of the Arts degree in Anthropology and Organizational Leadership/Museum Studies from George Washington University.



**Spark**  
**www.sparkrochestermn.org/** In February, **Spark** had an outstanding attendance at their ground breaking ceremony inside Apache Mall. The Benike team, Rochester

Chamber, White Space, board members, and public were there to support. Spark is excited to open Summer 2020!



# ROCHESTER AREA

CHAMBER OF COMMERCE

220 South Broadway, Suite 100

Rochester, MN 55904

507-288-1122

[www.RochesterMNChamber.com](http://www.RochesterMNChamber.com)

Periodical  
Postage

**PAID**

Rochester, MN

## PLEASE SHARE THE **Advantage**

Route around your office.

# HAVE YOU REVIEWED YOUR RETIREMENT PLAN THIS YEAR?

I work with my clients annually to make sure they're on track with a custom investment strategy. Check your retirement savings progress now at: [merchantsbank.com/planwithandy](http://merchantsbank.com/planwithandy)

### Individuals and Families

- 401(k) rollovers
- College planning
- Tax savings investments
- Income strategies during retirement

### Business Owners

- 401(k) plans
- Business and tax savings investments
- SIMPLE IRA plans
- SEP IRA plans

Schedule your free, no obligation consultation today.



(507) 529-7302 1600 Greenview Drive SW, Rochester  
[www.merchantsbank.com/investment](http://www.merchantsbank.com/investment)



**Andy Roberts**

Financial Advisor | (507) 529-7302  
[ajroberts@merchantsinvest.com](mailto:ajroberts@merchantsinvest.com)

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